Open Enrollment Overview

This Job Aid provides a walkthrough of the enrollment steps users need to complete during Open Enrollment (OE) in Cardinal Employee Self-Service (ESS).

The dates shown throughout this Job Aid were taken for the 2024 Open Enrollment time frame. However, the process contained in this Job Aid applies to all Open Enrollment dates.

Throughout the Job Aid, there will be verbiage blurred out on the screenshots. Please remember to read the instructions and the fine print on the actual pages in Cardinal when going through the Open Enrollment steps.

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Revision History

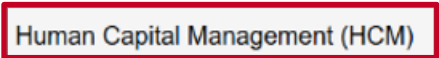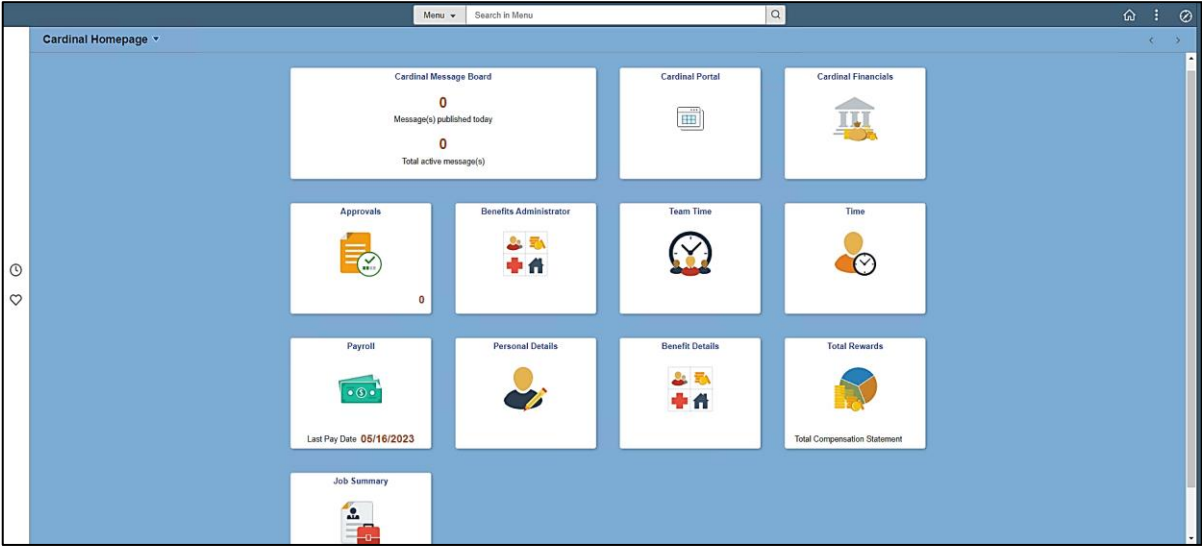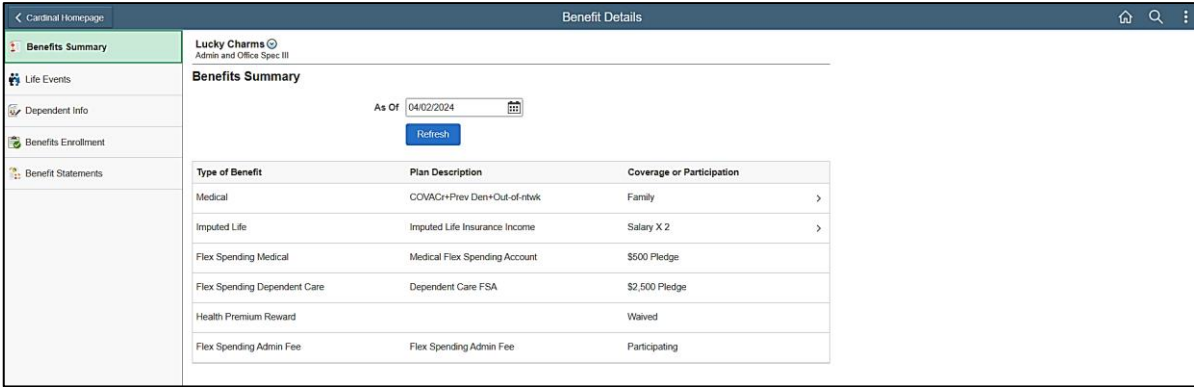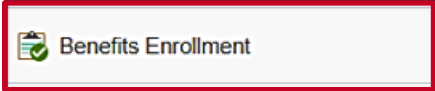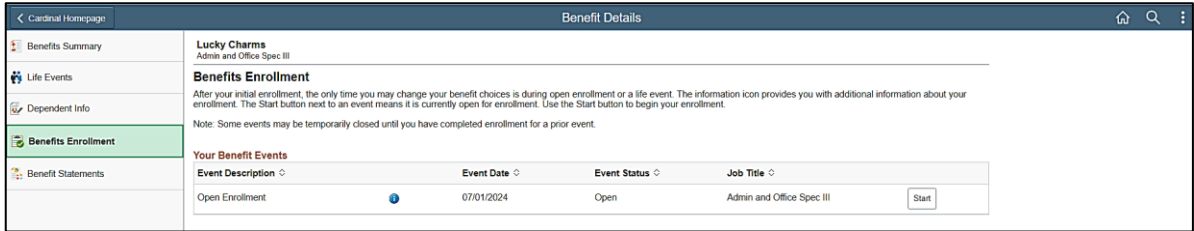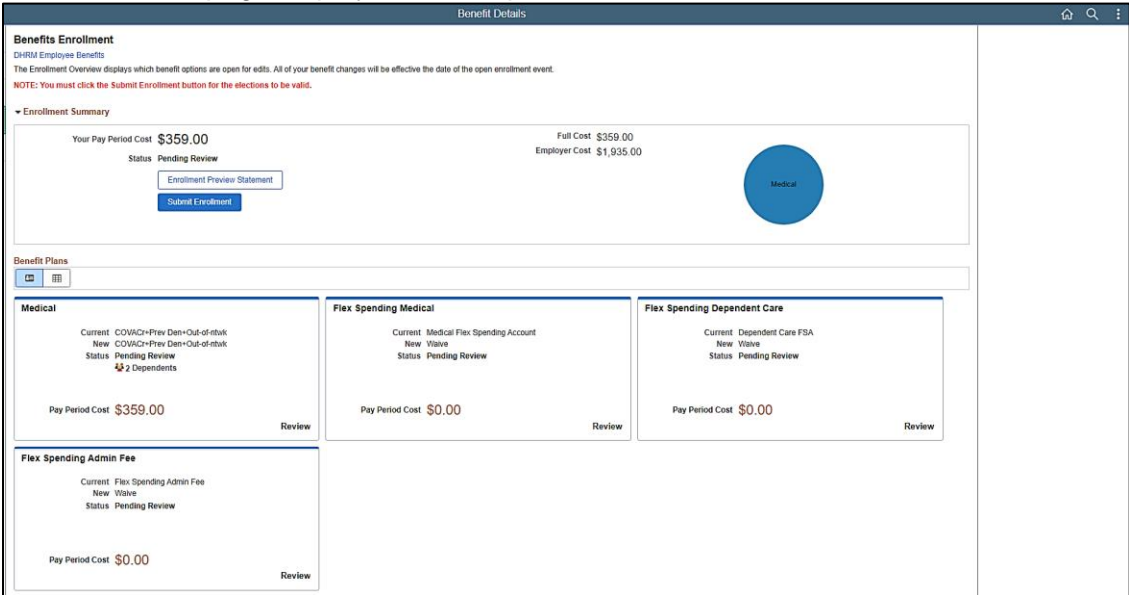| Revision Date	Summary of Changes
5/19/2025	Per OHB, updated the timeframe for employee's to submit supporting documentation for their dependents from 60 days to 30 days.
9/4/2024	Baseline

Making Open Enrollment Elections in ESS
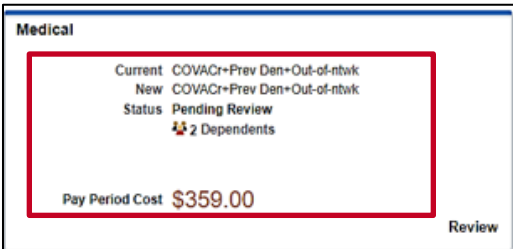
The Open Enrollment process contained in this Job Aid can only be completed during the Open Enrollment (OE) period. Outside of the OE window, employees can only change their benefits through a Life Event (i.e., Birth, Adoption, Divorce, Marriage, etc.) in Employee Self-Service or by contacting their agency Benefits Administrator (BA).

Step	Action
1.	Log into Cardinal (my.cardinal.virginia.gov).
	The **Cardinal Login** page displays.
2.	Enter the Employee Username and Password in the **Cardinal Username** and **Password** field.
3.	Click the **Sign In** button.

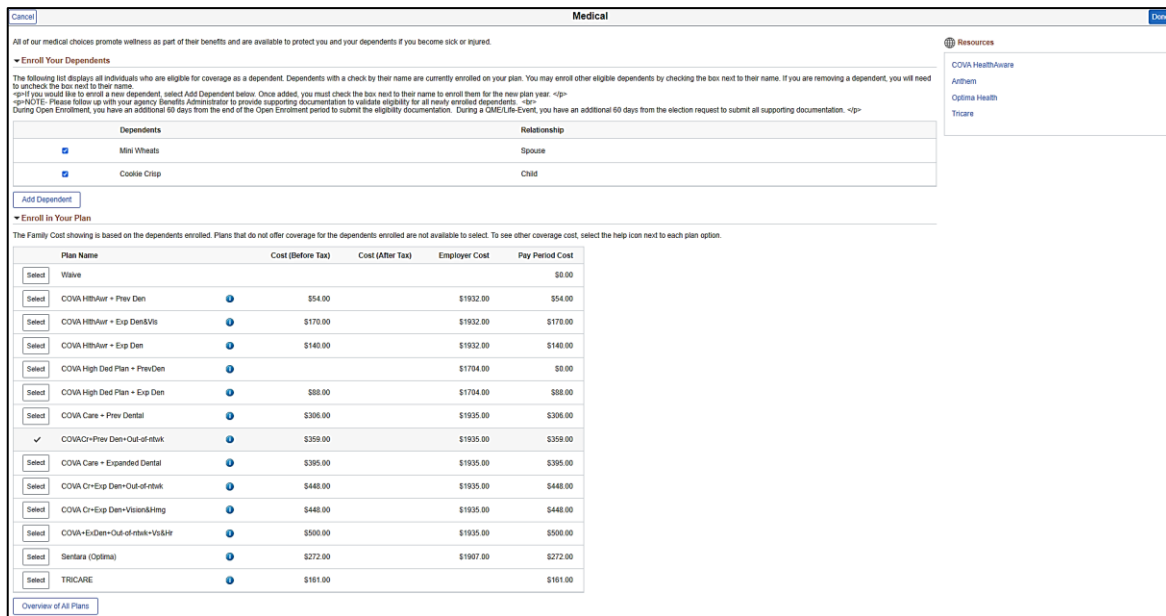| Step	Action
	The **Portal Welcome** page displays.
4.	Click the **Human Capital Management** link. Human Capital Management (HCM)
	The **Cardinal Homepage** displays.
	The tiles displayed on the **Cardinal Homepage** for each user will vary based upon individual preferences and security settings.

Step	Action
5.	Click the **Benefit Details** tile.

The **Benefits Details** page displays with the **Benefits Summary** tab displayed by default.

Step	Action
6.	Click the **Benefits Enrollment** menu item on the left-hand side of the page.

The **Benefits Enrollment** page displays.

Step	Action
7.	Click the **Start** button for the Open Enrollment event.

Step	Action
ℹ	If you have already completed any elections for this Open Enrollment and you need to make updates or any additional elections, the Status for the Open Enrollment event will be "Submitted" and the **Start** button will be replaced with a **Re-Elect** or a **Resume** button.

The **Benefits Enrollment** page displays for the Open Enrollment.

Step	Action
ℹ	The Benefit Plans available on this page depend on your benefits eligibility. Retirees will only see the **Medical** tile. The steps within this Job Aid start by detailing the steps for changing your Health Plan (**Medical** tile). Proceed to the applicable Step for the plan you need to enroll in based on the following: • Health Plan: Step 8 • Flex Spending Medical: Step 36 • Flex Spending Dependent Care: Step 42
8.	Review your current enrollment information within the **Medical** tile. The New enrollment information defaults with the same enrollment information.

Step	Action
9.	Click the **Medical** tile to begin the enrollment process. **Medical** Current COVACr+Prev Den+Out-of-ntwk New COVACr+Prev Den+Out-of-ntwk Status Pending Review 2 Dependents Pay Period Cost $359.00 Review

The **Medical** page displays.

Step	Action
10.	Review the existing dependents covered under your health plan within the **Enroll Your Dependents** section to determine if changes are needed. Enroll Your Dependents Dependents — Relationship Mini Wheats — Spouse Cookie Crisp — Child
11.	If you need to add a dependent to your health plan coverage, click the **Add Dependent** button. If you are not adding a dependent, skip to Step 32. **Add Dependent**
ℹ️	Only add dependents that will be covered under your health plan. Do not add any beneficiaries into Cardinal. Beneficiaries (for life insurance or retirement) are not tracked in Cardinal. See your agency Benefits Administrator for any additional questions related to beneficiaries.

Step	Action
	The **Dependent Information** page displays.
12.	Click the **Add Individual** button to add a dependent to your Employee Record.
	The **Individual Dependent Information** page displays.
13.	Click the **Add Name** button.

Step	Action
	The **Name** page displays in a pop-up window. _(Name pop-up window showing Name Format: English, Name Prefix, *First Name, Middle Name, *Last Name, Name Suffix, Display Name, Formal Name, Name fields with Cancel and Done buttons)_
14.	Enter your dependent's name information in the corresponding fields. The **First Name** and **Last Name** fields are required. _(Name fields showing *First Name, Middle Name, *Last Name)_
ℹ	Suffixes should only be entered in the **Name Suffix** field.
15.	Click the **Done** button. _(Done button)_
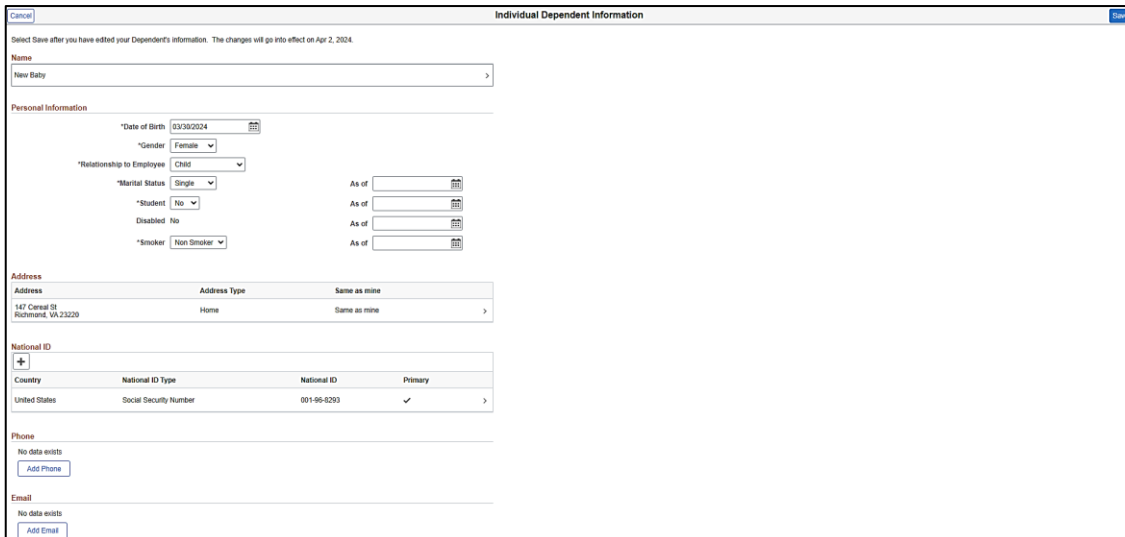
Step	Action
	The **Individual Dependent Information** page redisplays with the name populated.

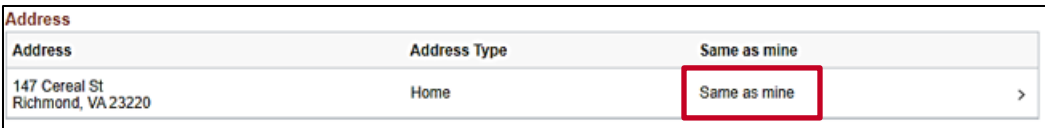| Step	Action
16.	Enter your dependent's date of birth in the **Date of Birth** field or select the appropriate date of birth using the **Date of Birth Calendar** icon.
17.	Select your dependent's gender using the **Gender** dropdown button.
18.	Select your dependent's relationship to you using the **Relationship to Employee** dropdown button.
19.	Update your dependent's marital status using the **Marital Status** dropdown button as needed (defaults to "Single").
20.	The **Student** field defaults to "No". There is no requirement to update this field as the **Student** field is not tracked in Cardinal nor transmitted to the Health Benefits Vendor.

Step	Action
21.	The **Disabled** field defaults to "No". Do not change this value. Disabled No As of [🗓]
🛈	If your dependent is "Disabled", you must provide proof of disability to your agency Benefits Administrator outside of Cardinal.
22.	The **Smoker** field defaults to "No". Do not update this field as Cardinal does not track nor transmit smoker status to the Health Benefits Vendor. *Smoker [Non Smoker ▾] As of [🗓]
23.	If your dependent has the same address as you do, verify that the **Address** section is set to "Same as mine". **Address** | Address	Address Type	Same as mine	
---	---	---	---
147 Cereal St Richmond, VA 23220	Home	Same as mine	›	
🛈	If your dependent has a different address than you, click on the address row and edit the dependent's address information accordingly.
24.	Click the **Add National ID** button within the **National ID** section. **Add National ID**

The **National ID** page displays in a pop-up window.

Cancel	**National ID**	Done

*Country [▾]

*National ID Type [▾]

*National ID [   ]
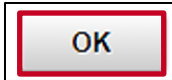
Primary (Yes ⬤)
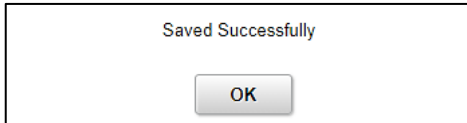
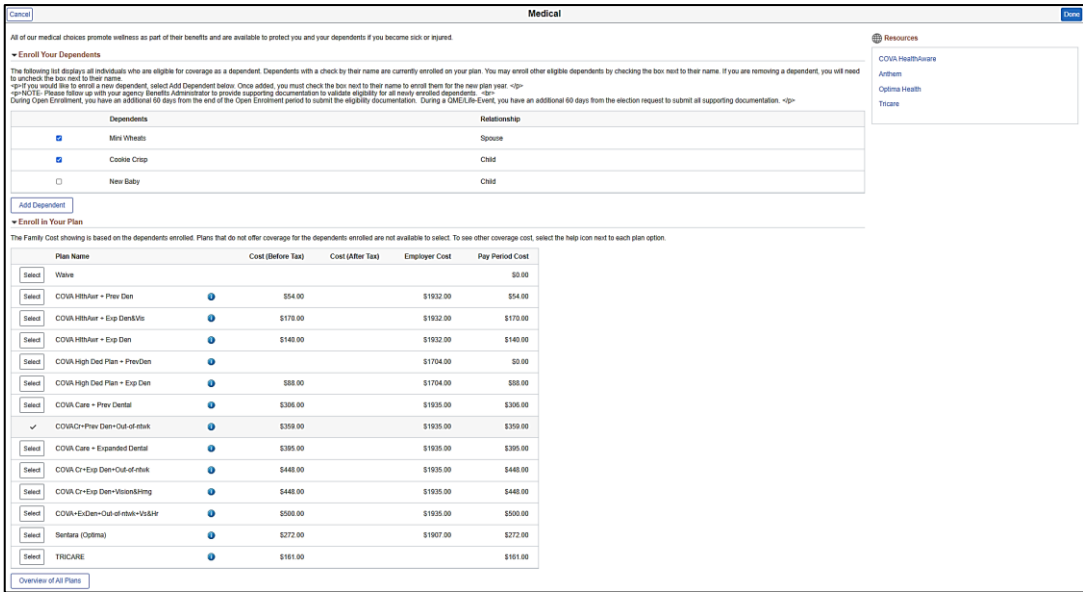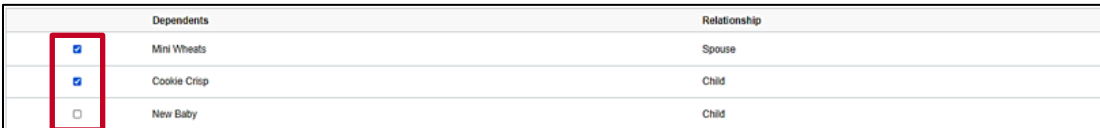| Step	Action
25.	Complete the **Country**, **National ID Type**, and **National ID (SSN)** fields for the dependent. *Country [⌄] *National ID Type [⌄] *National ID [ ]
ⓘ	If you don't have an SSN for your dependent, the record will save without a National ID entered. However, your agency Benefits Administrator will reach out to obtain the SSN in the future.
ⓘ	"No" can only be selected for the **Primary** slide field if there is more than one type of National ID listed for the dependent (e.g., dual citizenship).
26.	Click the **Done** button. Done

The **Individual Dependent Information** page redisplays.

Step	Action
27.	Optionally add phone or email information for the dependent. These are not required for dependents. **Phone** No data exists [Add Phone] **Email** No data exists [Add Email]
28.	Click the **Save** button in the top right-hand corner of the page. **Save**
	A **Saved Successfully** message displays in a pop-up window. Saved Successfully [OK]
29.	Click the **OK** button. [OK]
	The **Dependent Information** page returns. Dependent Information [Add Individual] Name / Relationship / Dependent / Dependent Type Mini Wheats — Spouse — ✓ — Approved Dependent Cookie Crisp — Child — ✓ — Approved Dependent New Baby — Child — ✓ — Unapproved Dependent
30.	Repeat Steps 12 – 29 as required until all dependents are added.
ℹ	When adding dependents to coverage, supporting documentation is required that provides proof of eligibility. **Do not miss your Open Enrollment deadline**. If you **do not** have the documentation, you can still submit your election request. The eligibility documents can be submitted later. Supporting documentation must be submitted within 30 days of the Open Enrollment Event Date. See your agency Benefits Administrator for more information.
31.	After all dependents are added, click the **Close (X)** icon in the upper right-hand corner of the page. Dependent Information [x]

Step	Action
	The **Medical** page redisplays.
32.	Within the **Enroll Your Dependents** section, select the **Enroll** checkbox option for each dependent you want covered for the new plan year.
ⓘ	As you select dependents, the coverage costs below will update accordingly.

Step	Action
	The **Medical** page refreshes.
33.	Within the **Enroll in Your Plan** section, select the Health Plan you wish to enroll in for the new plan year by clicking the corresponding **Select** button.

Step	Action
(i)	Optionally click the blue **Information** icon for any of the plans to view additional information. There are also links in the **Resources** section of the page that can be used to view additional information.

The **Medical** page refreshes with the selected plan. A green checkmark displays for the selected plan.

Step	Action
34.	Click the **Done** button in the upper right-hand corner of the page. Done
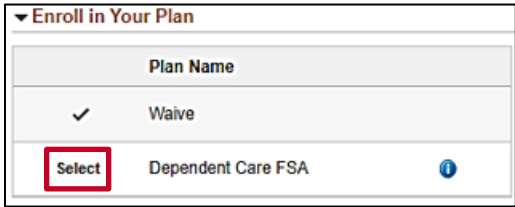
Step	Action
	The **Benefit Details** page returns.
35.	Review the updated information in the **Medical** tile.
ℹ	The **Medical** tile now displays the coverage selected in the **New** row and the number of dependents enrolled along with the Pay Period Cost for the new plan year. Additionally, the **Medical** tile now has a Status of "Changed".
36.	Click the **Flex Spending Medical** tile.
ℹ	Flex Spending accounts must re-elected each year (it is currently waived in this example but will be elected for this plan year).
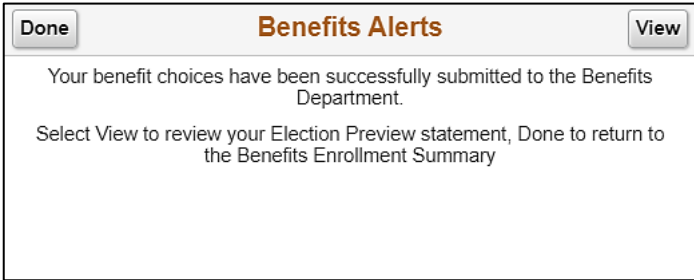
Step	Action
	The **Flex Spending Medical** page displays.
37.	Click the **Select** button to elect the Flex Spending Medical plan.
	The **Flex Spending Medical** page refreshes.
38.	Enter the applicable amount in the **Annual Pledge** field. The amount entered must be the amount you want to come out of your pay for the entire plan year.
39.	Click the **Done** button in the upper right-hand corner of the page.

Step	Action
	The **Benefit Details** page redisplays.
40.	Review the updated information in the **Flex Spending Medical** tile.
ℹ	The **Flex Spending Medical** tile now displays the plan as selected in the **New** row along with the Pay Period Cost for the new plan year. Additionally, the **Flex Spending Medical** tile now has a Status of "Changed".
41.	Review the **Flex Spending Admin Fee** tile. Once either a Flex Spending Medical or Flex Spending Dependent Care plan is enrolled in, the system automatically enrolls you in the Flex Spending Admin Fee and this cannot be updated. If you are not enrolling in a Flex Spending Dependent Care plan, skip to Step 46.
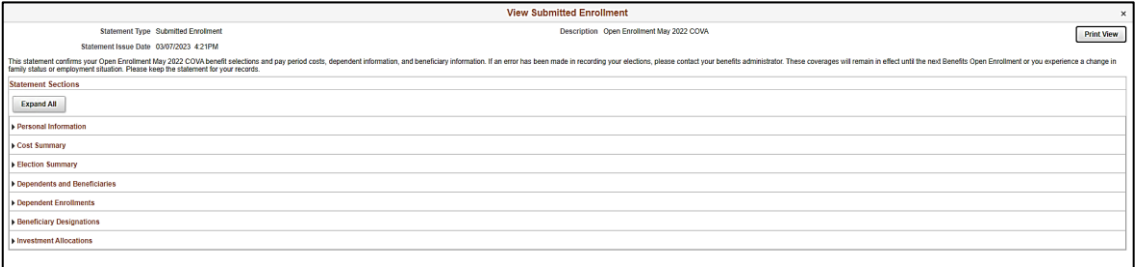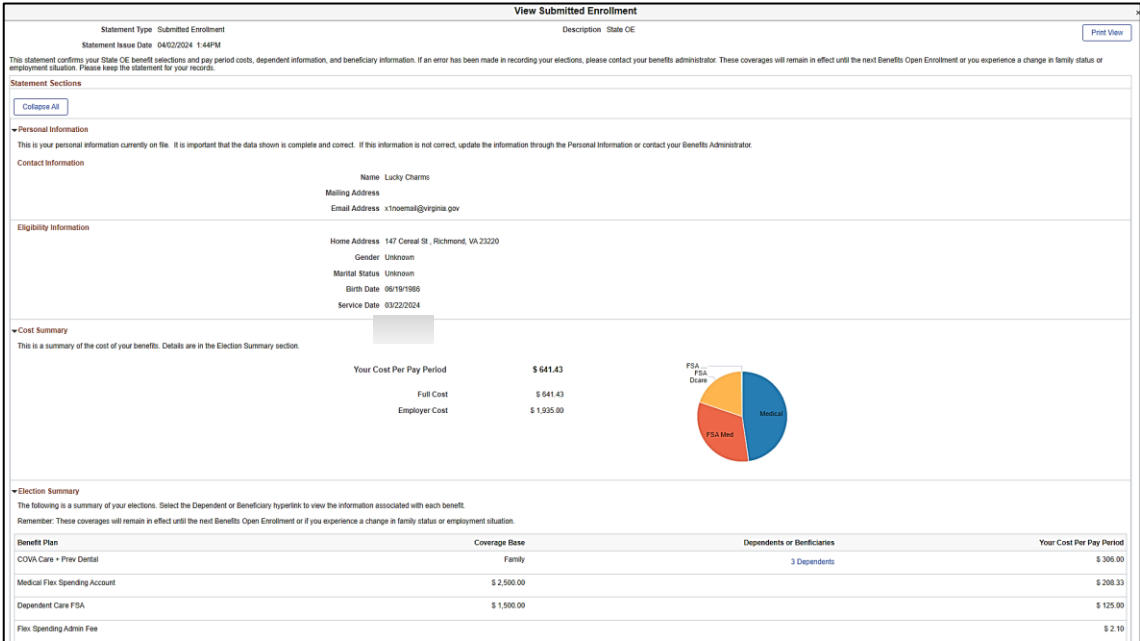
Step	Action
42.	Click the **Flex Spending Dependent Care** tile. Flex Spending Dependent Care Current Dependent Care FSA New Waive Status Pending Review Pay Period Cost $0.00 Review
(info)	Flex Spending accounts must re-elected each year (it is currently waived in this example but will be elected for this plan year).

The **Flex Spending Dependent Care** page displays.

The Dependent Care Spending Care (DCSA) allows you to use pre-tax dollars to pay for eligible dependent daycare, which gives you and your spouse the option to work. If you selected a Flex Spending Dependent Care Plan, you must elect the Flex Spending Admin Fee.

Enroll in Your Plan

	Plan Name
✓	Waive
Select	Dependent Care FSA ⓘ

Step	Action
43.	Click the **Select** button to elect the Flex Spending Dependent Care plan. ▼ Enroll in Your Plan **Plan Name** ✓ Waive [Select] Dependent Care FSA ⓘ

The **Flex Spending Dependent Care** page refreshes.

The Dependent Care Spending Care (DCSA) allows you to use pre-tax dollars to pay for eligible dependent daycare, which gives you and your spouse the option to work. If you selected a Flex Spending Dependent Care Plan, you must elect the Flex Spending Admin Fee.

Enroll in Your Plan

	Plan Name
Select	Waive
✓	Dependent Care FSA ⓘ

Contribution Amount

Annual Pledge [   ]

Minimum $1.00 Maximum $5,000.00.
Annual pledge amount for all Flexible Spending Accounts must not exceed $7,850.00.

Step	Action
44.	Enter the applicable amount in the **Annual Pledge** field. The amount entered must be the amount you want to come out of your pay for the **entire** plan year. Annual Pledge [ ] Minimum $1.00 Maximum $5,000.00. Annual pledge amount for all Flexible Spending Accounts must not exceed $7,850.00.

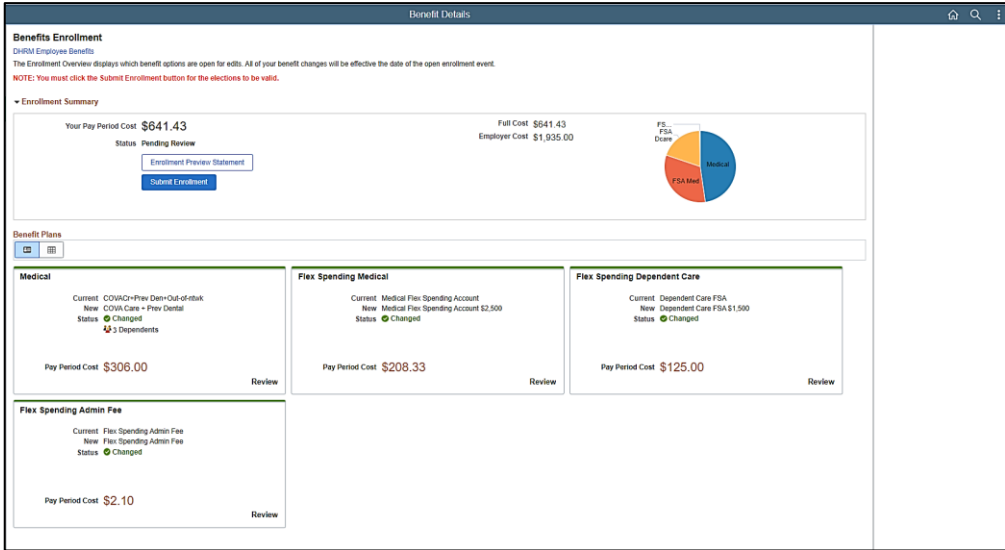| Step	Action
45.	Click the **Done** button in the upper right-hand corner of the page.

The **Benefits Details** page redisplays.

Step	Action
46.	Review your elections and then click the **Submit Enrollment** button.

This step **must** be performed to submit your open enrollment elections.

A **Benefits Alerts** message displays in a pop-up window.

Step	Action
47.	Click the **View** button to review your Election Preview Statement.
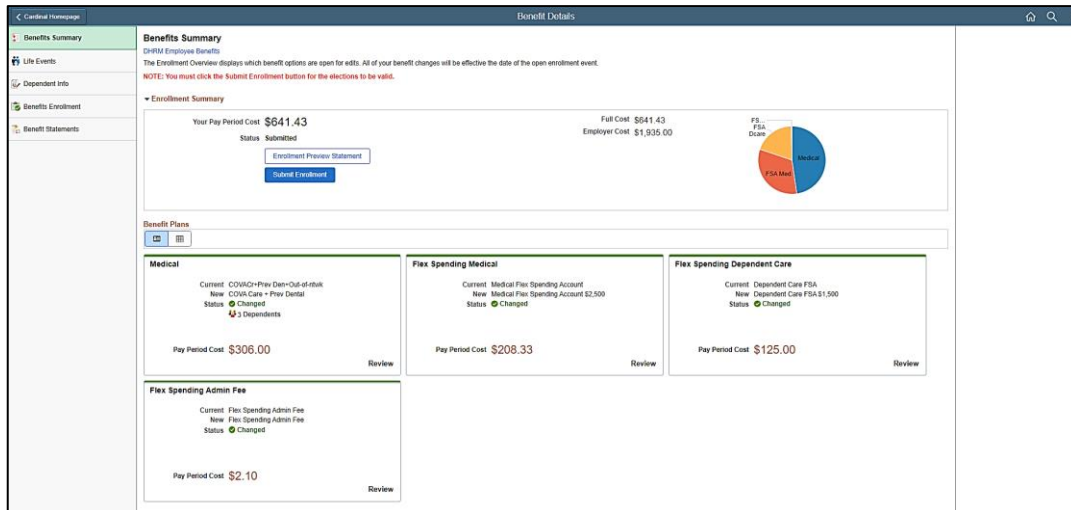
Step	Action
ℹ️	If you don't want to review your Election Preview Statement, click the **Done** button and you have completed the open enrollment process.

The **View Submitted Enrollment** page displays.	

| 48. | Click the **Expand All** button. |

The page refreshes and the detailed information displays.	

| 49. | Review the enrollment information as needed. Optionally, click the **Print View** button to print the Election Preview Statement. |

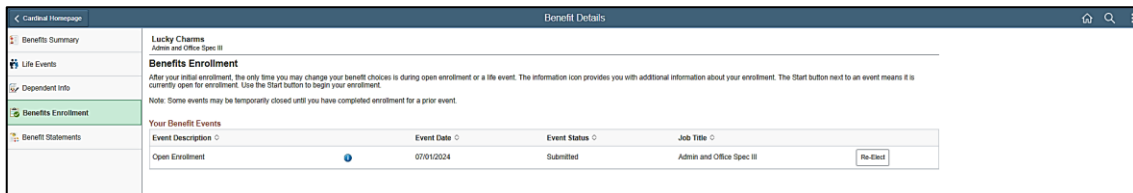| Step	Action
50.	Once complete, click the **Close (X)** icon to return to the **Benefit Details** page.

The **Benefit Details** page redisplays.

Step	Action
51.	Click the **Benefits Enrollment** menu item on the left-hand side of the page.

The **Benefits Enrollment** page redisplays.

ℹ️ The Event Status now displays as "Submitted". If you added a dependent during the open enrollment process, you must now submit the supporting documentation to your agency Benefits Administrator for the coverage to be transmitted to the Health Benefits Vendor. Supporting documentation must be submitted within 30 days of the Open Enrollment Event Date.

Congratulations! You have completed the benefit enrollment process for Open Enrollment. You will receive an email with your open enrollment confirmation statement.